



UNITED STATES PATENT AND TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, DC 20231  
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Philadelphia, Pennsylvania 19103-7396

In re: Aguais et al : DECISION ON REQUEST  
Serial No.: 10/044,071 : UNDER 37 CFR 5.25  
Filing date: 10 January 2002  
Docket No: D3398-00033

Title: SYSTEM AND METHODS FOR VALUING AND MANAGING THE RISK OF  
CREDIT INSTRUMENTS

In view of the communication(s) filed 20 February 2002, it has been determined that a retroactive license for foreign filing under 35 U.S.C. 184 be granted with respect to the filings listed below. The petition complies with 37 C.F.R. 5.25 in that there is an adequate showing that the subject matter in question was not under secrecy order, that the license was diligently sought after discovery of the proscribed foreign filing, and that the material was filed abroad without the required license under 37 C.F.R. 5.11 first having been obtained through error and without deceptive intent.

<u>Country</u>	<u>Date</u>
CANADA	10 January 2002

Approved:

Ian J. Lobo  
Patent Examiner  
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